

IN THE CLAIMS

Change the claims to read as shown below.

Change to:

1 - 124. (cancelled without prejudice)

125. (new) A computer-implemented predictive model method, comprising:

receiving first input data into a plurality of initial predictive models to develop an initial model configuration by selecting a best fit initial predictive model using a tournament after a training of each predictive model type is completed;

receiving an input data set from said initial model configuration and a second input data as inputs into a second, induction model stage to develop an improvement to said initial model configuration as an output, said second input data comprising one of said first input data, data not included in said first input data, and a combination thereof; and

receiving said second model stage output as an input into a third predictive model stage to develop a final predictive model

where said final predictive model supports a regression analysis.

126. (new) The method of claim 125, wherein said second model stage comprises an induction algorithm that receives a second input data and an input data set from the initial model configuration and transforms said inputs into a summary comprising a second stage model output.

127. (new) The method of claim 125, wherein an input data set from said initial model configuration comprises the input data to said initial model configuration after training and model selection is complete.

128. (new) The method of claim 125, further comprising: using a plurality of independent subpopulations to evolve a plurality of candidate predictive models with a plurality of genetic algorithms to identify a set of one or more changes that will optimize a predictive model output value for a single criteria or multiple criteria.

129. (new) The method of claim 125, wherein an initial predictive model is selected from the group consisting of CART; projection pursuit regression; generalized additive model (GAM), redundant regression network; boosted Naïve Bayes Regression; MARS; linear regression; and stepwise regression.

130. (new) The method of claim 125, wherein an induction model is selected from the group consisting of entropy minimization, LaGrange, Bayesian and path analysis.

131. (new) The method of claim 125, wherein the use of a tournament to select a predictive model type eliminates a need for multiple processing stages.

132. (new) The method of claim 125, wherein the final predictive model comprises a transform predictive model.

133. (new) An apparatus to perform a predictive model method, said apparatus comprising:

means for receiving, processing and storing data;

means for completing the three stage predictive model method of claim 125, and

a graphical user interface to allow a user to identify one or more data sources for said predictive modeling method, and to at least one of display, print, and save to one of a printer, a data file, and an application program the output resulting from the final, third stage model

where said final predictive model supports a regression analysis.

134. (new) The apparatus of claim 133, wherein said second model stage comprises an induction algorithm that receives a second input data and an input data set from the initial model configuration and transforms said inputs into a summary comprising a second stage model output.

135. (new) The apparatus of claim 133, wherein an input data set from said initial model configuration comprises the input data to said initial model configuration after training and model selection is complete.

136. (new) The apparatus of claim 133, further comprising: using a plurality of independent subpopulations to evolve a plurality of candidate predictive models with a plurality of genetic algorithms to identify a set of one or more changes that will optimize a predictive model output value for a single criteria or multiple criteria.

137. (new) The apparatus of claim 133, wherein an initial predictive model is selected from the group consisting of CART; projection pursuit regression; generalized additive model (GAM), redundant regression network; boosted Naïve Bayes Regression; MARS; linear regression; and stepwise regression.

138. (new) The apparatus of claim 133, wherein an induction model is selected from the group consisting of entropy minimization, LaGrange, Bayesian and path analysis.

139. (new) The apparatus of claim 133, wherein the use of a tournament to select a predictive model type eliminates a need for multiple processing stages.

140. (new) A machine-readable medium tangibly embodying a program of machine-readable instructions executable by a digital processing apparatus to perform a predictive model method, comprising:

- receiving first input data into a plurality of initial predictive models to develop an initial model configuration by selecting a best fit initial predictive model using a tournament after a training of each predictive model type is completed;

- receiving an input data set from said initial model configuration and a second input data as inputs into a second, induction model stage to develop an improvement to said initial model configuration as an output, said second input data comprising one of said first input data, data not included in said first input data, and a combination thereof; and

- receiving said second model stage output as an input into a third predictive model stage to develop a final predictive model

- where said final predictive model supports a regression analysis.

141. (new) The machine readable medium of claim 140, wherein said second model stage comprises an induction algorithm that receives a second input data and an input

data set from the initial model configuration and transforms said inputs into a summary comprising a second stage model output.

142. (new) The machine readable medium of claim 140, wherein an input data set from said initial model configuration comprises the input data to said initial model configuration after training and model selection is complete.

143. (new) The machine readable medium of claim 140, further comprising: using a plurality of independent subpopulations to evolve a plurality of candidate predictive models with a plurality of genetic algorithms to identify a set of one or more changes that will optimize a predictive model output value for a single criteria or multiple criteria.

144. (new) The machine readable medium of claim 140, wherein an initial predictive model is selected from the group consisting of CART; projection pursuit regression; generalized additive model (GAM), redundant regression network; boosted Naïve Bayes Regression; MARS; linear regression; and stepwise regression.

145. (new) The machine readable medium of claim 140, wherein an induction model is selected from the group consisting of entropy minimization, LaGrange, Bayesian and path analysis.

146. (new) The machine readable medium of claim 140, wherein the use of a tournament to select a predictive model type eliminates a need for multiple processing stages.

147. (new) The machine readable medium of claim 140, wherein the machine readable medium comprises a plurality of intelligent agents.

148. (new) A computing infrastructure, comprising the machine-readable code of claim 140 integrated into the computing apparatus of claim 133, wherein the code in combination with the apparatus is capable of performing the method of claim 125.

149. (new) The computing infrastructure of claim 148, wherein a second model stage transforms one or more data inputs into a summary for use in the final model.

150. (new) The computing infrastructure of claim 148 that is capable of performing the method of claim 138.